

Living Super Withdrawal form



About this form

Complete this form if you would like to withdraw money from Living Super.

Please return to:

Living Super
REPLY PAID 4307
SYDNEY NSW 2001

Important

Before you can withdraw cash from your super, Living Super and the Trustee require that your identity be verified. To do this, you must send us original certified copies of documents which verify your identity (see section 7). Your identity will then remain verified for up to 12 months from the date on which original certified copies were received or the expiry date shown across the document/s supplied, whichever comes first. Because passports can be accepted for up to 24 months beyond the expiry date, an original certified copy of a passport can allow your identity to remain verified for a maximum of 12 months from the date of receipt.

There are restrictions on when you can withdraw your super and, if eligible, your withdrawal may be subject to lump sum tax. Please refer to the Living Super Product Disclosure Statement and Product Guide for further information.

A withdrawal from a pension account is automatically treated as a lump sum payment. If you would like your withdrawal to not be treated as a lump sum payment, please log on to ing.com.au and modify your pension payments.

Please attach your certified identification documentation to this form.

Step 1: Your details

Client number

Living Super account number

First name

Last name

Date of birth (DD/MM/YYYY)

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Step 2: Payment options

I am withdrawing the entire account balance and closing my account

or

This is a partial withdrawal and I am leaving my account open

If this is a partial withdrawal, please indicate the amount you would like to withdraw \$

Partial withdrawals only – default sell-down order

If you are initiating a partial withdrawal and the amount you want to withdraw is higher than what you have in your Cash Hub[^], the following default sell-down order will apply. Please note that when the default sell-down order applies, only enough units will be sold down to fund the withdrawal amount you have selected. For example, if only a portion of units in the Balanced option needs to be sold down to complete the withdrawal then any remaining units would remain invested in the Balanced option.

1. Cash Option
2. Australian Fixed Interest Option
3. International Fixed Interest (Hedged) Option
4. Conservative Option
5. Moderate Option
6. Growth Option
7. High Growth Option
8. Diversified Shares Option
9. Australian Listed Property Option
10. Australian Shares Option
11. International Shares Option
12. Listed securities (in order of highest value to lowest)
13. Term Deposits that haven't matured yet (in order of earliest maturity date to latest)*



Partial withdrawals only – customised sell-down order

If you want us to sell down your investments in a different order to that shown above, please number the investments below in the order you want us to sell them. Please note that if any units in the Balanced option need to be sold down in order to fund this withdrawal, then your entire investment in the Balanced option will need to be sold down and the final amount withdrawn may be higher than that specified above. This is because partial investments out of the Balanced option are not permitted when a customised sell-down order is requested.

- | | |
|---|---|
| <input type="checkbox"/> Cash Option | <input type="checkbox"/> Diversified Shares Option |
| <input type="checkbox"/> Australian Fixed Interest Option | <input type="checkbox"/> Australian Listed Property Option |
| <input type="checkbox"/> International Fixed Interest (Hedged) Option | <input type="checkbox"/> Australian Shares Option |
| <input type="checkbox"/> Conservative Option | <input type="checkbox"/> International Shares Option |
| <input type="checkbox"/> Moderate Option | <input type="checkbox"/> Listed securities (in order of highest value to lowest) |
| <input type="checkbox"/> Growth Option | <input type="checkbox"/> Term Deposits that haven't matured yet (in order of earliest maturity date to latest)* |
| <input type="checkbox"/> High Growth Option | |

* Term Deposits will remain invested until the earlier of the maturity of the Term Deposit or the Term Deposit break notice period. Interest rate reductions apply when Term Deposits are broken early.

^ Subject to the Cash Hub minimum.

Before you lodge a withdrawal request, you should consider the transaction costs in relation to the sale of your investments, as well as the interest rate reductions for any Term Deposits you break early.

For more detail about the investment options within Living Super, including the applicable fees, cut-off times, tax implications and the impact of closing Term Deposits early (notice period and interest rate reduction), please refer to the Living Super Product Disclosure Statement and Product Guide.

Step 3: Eligibility for a Cash Benefit

To enable us to determine your eligibility for a cash withdrawal, please tick any of the following statements that apply to you:

- I am applying to withdraw from my Pension.
- I have reached preservation age and do not intend to ever again be gainfully employed, either part-time or fulltime.
- I am aged 60 or over and have left an employment arrangement since turning 60 (Please note that under this condition of release you can already have commenced working for another employer or be planning to do so in the future).
- I am aged 65 or more.
- I have ceased a paid employment arrangement and my account balance is less than \$200.
- My account contains an unrestricted non-preserved amount and I wish to make a withdrawal of some or all of that amount.
- I wish to withdraw the proceeds of a disability claim (including any insurance claims) or compassionate grounds claim.

Step 4: Payment details

Name of Bank, Credit Union, Building Society etc.

Branch No. (BSB)

Account name **(must be held either solely or jointly in your name)**

Account number

Please attach proof of your bank account details, such as a statement that shows your BSB, account number and account name. Please check that the details above are correct, as ING does not guarantee that funds sent in error to these details can be recovered.



Step 5: Tax Deduction Notice

In relation to personal contributions made to your super account, please indicate whether you are:

eligible to claim a tax deduction

not claiming a tax deduction

If you're eligible to claim a tax deduction, please complete a Notice of Intention to Claim a Tax Deduction Form and send to Living Super with this form. To download the form log on to your account, go to 'My Super Finances' and select 'downloads and links' or contact us on 133 464.

Note: If you do not submit a Notice of Intention to Claim a Tax Deduction or the Trustee does not accept the notice prior to your withdrawal, any personal contribution that forms part of the withdrawal will be treated as non-concessional contributions and you will not be able to claim a tax deduction in respect of the contribution.

Step 6: Declaration and authority

By signing this form I am making the following statements:

- The information above including the bank account being held either solely or jointly in my name is true and correct, understanding that ING does not guarantee that funds sent in error to this account can be recovered.
- I am aware that I may ask the Trustee for information that I reasonably require for the purpose of understanding my benefit entitlements in Living Super, including fees or charges that may apply to any withdrawal request and the effect of any withdrawal request on any entitlements (such as insurance cover), and I have either sought this information, or do not require such information.
- I authorise Living Super to pay my benefit as instructed on this form and understand and acknowledge the implications and the effects of this transaction.
- I discharge the Trustee from all further liability in respect of the benefits paid.
- I declare that the above information provided is true and correct at the time of signing this form.
- If I have insurance cover, I understand that such cover will stop for any event on or after the date the full account balance is paid.
- I understand that the withdrawal proceeds will be calculated in accordance with the governing rules applicable to Living Super after all relevant information is received by Living Super.

Signature

Date (DD/MM/YYYY)

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Step 7: Verifying your identity

To withdraw funds from your account you will need to attach your certified identification documentation.

To verify your identity follow the four simple steps below:

Step 8.1 Choose either one identification document from list A or two documents from list B

Step 8.2 Select an authorised person to certify your documents

Step 8.3 Take copies and originals to the certifier and ask them to complete the certification

Send the certified documents to Living Super REPLY PAID 4307 SYDNEY NSW 2001.



Step 8: Proof of identity

Step 8.1: Choose identification documents

You need to choose either one document from List A or two documents from List B. Please note the certified copies will not be returned.

NOTE: The documents must verify your Full Name AND either your Residential Address OR Date of Birth.

List A

- Australian Driver's Licence
(must be current, show current residential address and photograph)
- Australian Passport
(either a current passport or a passport that expired within the last 2 years)
- Proof of Age Card / NSW Photo Card
(must be current and show date of birth and photograph)
- International Passport
(current, containing a photograph and a signature and accompanied by a translation from a Professional Translator accredited by the National Accreditation Authority for Translators and Interpreters if not in English)

List B

One of the documents

- Birth Certificate
(issued by a State or Territory in Australia)
OR
- Citizenship Certificate
(issued by the Commonwealth of Australia)
OR
- Pension Card or Health Card (must be current and issued by Centrelink entitling financial benefits)
AND
- Social Security notice issued by the Commonwealth, State or Territory in the past 12 months containing your name and residential address which records financial benefits provided to you
OR
- Notice Issued by the Australian Tax Office within the past twelve months that contains your name and residential address and records debts payable by you
OR
- Rates or Utilities notice issued in the last 3 months containing your name and residential address and recording the provision of services to you/your address

Step 8.2: Select a certifier

Take the originals and copies of your identification documents to a document certifier from the list below. Ask them to follow the instructions in Step 8.3.

1. A Pharmacist
2. A Justice of the Peace
3. A Notary Public Officer
4. A Medical Practitioner or Nurse
5. A Police Officer
6. An Accountant (CA/CPA)
7. A Legal Practitioner
8. A Full-time teacher (school or tertiary)
9. A Bank/Credit Union/Building Society Officer with at least two years continuous service
10. A permanent employee of a Commonwealth, State/Territory or local government with at least two years continuous service.

Step 8.3: Complete certification

The person who is authorised to certify documents must sight the original and the copy, make sure the documents are identical and then certify all pages as true copies. To do this they complete the two steps below:

1. Certify as true copies by writing or stamping "I hereby certify that these pages are a true copy of the original document shown to me on [date]"
2. Sign each document and print Name and Certifier Classification. For example; John Smith, Accountant

For the curious: This information was prepared and sent on behalf of Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153, RSE L0000635, the Trustee of Living Super, a sub-plan of OneSuper ABN 43 905 581 638 (Fund) and the issuer of interests in the Fund. Living Super is a product issued out of the Fund. Insurance cover offered by the Fund is provided by MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096. The information contained above is general advice only and has been prepared without taking account of your objectives, financial situation or needs. Consider your personal circumstances, the appropriateness of the product and read the Product Disclosure Statement and Target Market Determination available at ing.com.au before making any decision to acquire or continue to hold the product. You may also decide to seek independent financial advice before making a decision about the product. ING is a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823.

